

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1.-10. (Cancelled).

11. (Currently Amended) A method for transmitting information between a hand-held portable unit and an entity, comprising:

establishing communications by the entity with the hand-held portable unit,  
the portable unit comprises internal memory including a first area to contain user  
information;

verifying and authenticating a user of the portable unit upon receiving at least  
a portion of the user information from the portable unit; and

uploading user information into the portable unit only after ~~if~~ the user is  
verified and authenticated, the user information being subsequently provided by the  
portable unit to a business entity independent from the entity for identification of the  
user during a transaction.

12. (Currently Amended) The method of claim 11, wherein the user information  
includes a drivers license number of the user ~~verifying and authenticating of the user includes~~  
~~receiving downloaded user identification information from the portable unit.~~

13. (Currently Amended) The method of claim 12, wherein the user identification  
information includes a card number and an expiration date ~~biometrics~~.

14. (Original) The method of claim 11, wherein the verifying and authenticating of the user includes receiving for review user identification information printed on a separate document.

15. (Original) The method of claim 11, wherein the uploading of the user information includes accessing records stored on a computer of the entity and uploading the user information into the portable unit via an input/output (I/O) port of the portable unit.

16. (Original) The method of claim 11, wherein the uploading of the user information includes swiping a magnetic stripped card into a magnetic card reader, converting information stored within the magnetic stripped card into digital information and uploading the digital information into the portable unit via an input/output (I/O) port of the portable unit.

17. (Original) The method of claim 11, wherein the uploading of the user information further includes swiping a smart card into a smart card reader, converting information stored within the chip of the smart card into digital information and uploading the digital information into the portable unit via an input/output (I/O) port of the portable unit.

18. (Currently Amended) The method of claim 15, wherein the uploading of the user information further includes transferring the information into the first area of the internal memory being a protected memory area of an~~the~~ internal memory within the portable unit.

19. (Currently Amended) The method of claim 15, wherein the uploading of the user information further includes transferring the information into the first area of the internal memory being a protected memory area of a tertiary device within the portable unit.

20. (Currently Amended) The method of claim 11 further comprising prompting the user of the portable unit to set up at least one of a user identification and a password after completion of the uploading of the information, the user identification and the password being used to regulate access to the user information within the first area of the internal memory.

21. (Original) The method of claim 11 further comprising denying access to the information if the user is unable to be verified and authenticated.

22. (Original) The method of claim 11, wherein the entity is one of a financial institution, a governmental agency, a commercial enterprise, a non-profit enterprise and a kiosk.

23. (Original) The method of claim 11, wherein the establishing of communications includes establishing an internet connection with a web site of the entity.

24. (Original) The method of claim 23, wherein the uploading of the user information includes uploading a file to an electronic mail address or web site accessible by the portable unit.

25. (Original) The method of claim 11, wherein the uploading of the user information occurs over the wireless telephone link.

26. (Previously Presented) The method of claim 11 further comprising uploading of remote codes into the portable unit, if the user is verified and authenticated, includes accessing the remote codes stored on a computer of an entity and uploading the remote codes into the portable unit via an input/output (I/O) port of the portable unit.

27. (Original) The method of claim 26, wherein the uploading of the remote codes includes accessing the remote codes stored on a computer of an entity and uploading the remote codes into the portable unit via an input/output (I/O) port of the portable unit.

28. (Original) The method of claim 26, wherein the uploading of the remote codes includes uploading the remote codes from a universal programmable remote control.

29. (Original) The method of claim 26, wherein the uploading of the remote codes includes manually inputting the remote codes into the portable unit using the keypad.

30. (Original) The method of claim 26, wherein the remote codes include a transmission format including at least one of digital signals, one or more analog signals modulated within a selected frequency range, series of infrared pulses, radio frequency, optical signals and laser.

31. (Original) The method of claim 26, wherein the uploading of the remote codes includes transferring the remote codes into a protected memory area of an internal memory within the portable unit.

32. (Original) The method of claim 26, wherein the uploading of the remote codes further includes transferring the remote codes into a remote control transceiver within the portable unit.

33-59. (Cancelled)

60. (Currently Amended) A method for accessing user information downloaded into a hand-held, portable unit, comprising:

selecting a key of the hand-held portable unit to access user transaction information stored in a protected area of internal memory within the portable unit and incapable of being modified by a user of the portable unit;

selecting a function to retrieve the user transaction information from memory within the portable unit; and

transmitting the user transaction information to an input/output interface of the portable unit for transmission to a point-of-sale (POS) system~~targeted transactional entity~~.

61. (Original) The method of claim 60, wherein the user transaction information includes a credit card number and expiration date.

62-65. (Cancelled).

66. (Currently Amended) A method comprising  
authenticating a user of a portable unit, the portable unit comprises a display, a wireless transceiver, a processing unit and a non-volatile memory contained within a casing; and

uploading drivers license information into the portable unit for storage within the memory, the drivers license information includes a digital picture of the user, a user name and a drivers license number.

67. (Previously Presented) The method of claim 66, wherein the uploading of the drivers license information is stored in a protected area of the memory.

68. (Previously Presented) The method of claim 66 further comprising;  
prompting the user to set up a user identification and a password for accessing the drivers license information.

69. (Previously Presented) The method of claim 66, wherein the drivers license information is a read only file.

70. (Previously Presented) The method of claim 66, wherein the drivers license information further comprises a digital picture of a drivers license of the user.

71. (Previously Presented) The method of claim 66, wherein the drivers license information further comprises an age of the user, a date of birth of the user, and an indication of corrective lenses.

72. (Previously Presented) The method of claim 66, further comprises selecting one of a plurality of options to download the drivers license information, the plurality of options include (i) physical connectivity where an input/output port of the portable unit is connected to a device to receive the downloaded drivers license information, and (ii) remote connectivity where the drivers license information is transmitted to an Internet address.

73. (New) A method comprising:  
    authenticating a user of a portable unit, the portable unit being a cellular phone that comprises a display, a wireless transceiver, a processing unit and a non-volatile memory contained within a casing; and  
    uploading drivers license information and credit card information for storage within the non-volatile memory, the drivers license information includes a digital picture of the user, a user name and a drivers license number while the credit card information includes a credit card number and an expiration date.

74. (New) The method of claim 73, wherein the uploading of the drivers license information and the credit card information is stored in a protected area of the memory, the

protected area of the memory precluding a user from accessing and altering of either the drivers license information or the credit card information.

75. (New) The method of claim 73, wherein the drivers license information is a read only file.

76. (New) A method comprising:

establishing communications between a hand-held portable unit and an entity, the portable unit comprises internal memory including a first area to contain one or more remote codes and a second area to contain information having a lower level of security than the one or more remote codes;

verifying and authenticating a user of the portable unit; and

uploading a remote code into the portable unit after verification and authentication of the user by accessing the remote code and transmitting the remote code into the portable unit via an input/output (I/O) port of the portable unit, the remote code to cause a locking mechanism to either lock or unlock.

77. (New) The method of claim 76, wherein the locking mechanism is positioned within an automobile.

78. (New) The method of claim 76, wherein the locking mechanism is positioned within an home.

79. (New) The method of claim 76, wherein the locking mechanism is positioned to control a garage door.

80. (New) The method of claim 76, wherein prior to uploading the remote code into the portable unit, the method further comprising:

uploading user information into the portable unit after the user is verified and authenticated, the user information being information to identify the user.

81. (New) A method for transmitting information between a hand-held portable unit and a business entity, comprising:

verifying and authenticating a user of a portable unit by a business entity, the portable unit comprises internal memory including a first area to contain user transaction information; and

uploading the user transaction information from the portable unit to the business entity if the user is verified and authenticated, the user transaction information includes card information including at least one of (i) a name on a card, (ii) a picture of the card holder, or (iii) a card number and an expiration date.

82. (New) The method of claim 81, wherein the business entity is a retail store.

83. (New) The method of claim 81, wherein the business entity is a kiosk.

84. (New) The method of claim 81 further comprising:

preventing the user information from being uploaded from the portable unit if the user is not verified or authenticated.